

Question & Answer Guide

For Starting & Growing Your Small Business



Virginia Cooperative Extension

A partnership of Virginia Tech and Virginia State University

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VIRGINIA STATE UNIVERSITY

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About This Guide

The authors developed this guide as a resource for participants in *Entrepreneur Express Workshops*. Offered throughout the Commonwealth, *Entrepreneur Express Workshops* provide basic information on starting and operating a small business. The Virginia Department of Business Assistance (VDBA), Virginia Cooperative Extension (VCE), Virginia Tourism Corporation (VTC), Small Business Development Centers (SBDC), SCORE, and various local governments and chambers of commerce partner to develop and implement these workshops. Please visit www.vastartup.org for more information including workshop dates, locations, and registration information.

This guide is not intended to replace or duplicate existing resources or to serve as a comprehensive resource for entrepreneurs. This Guide does provide initial information and resources for basic questions from entrepreneurs. The guide compiles selected information from a number of existing resources and publications of Virginia Cooperative Extension, the Virginia Department of Business Assistance, SCORE, Small Business Administration, and other sources as referenced.

Any errors in content are strictly the mistake of the author and all entrepreneurs are urged to consult other resources, including SBDC Centers, VDBA business development specialists, VCE or VTC personnel, or the Virginia Business Information Center at (866) 248-8814 or www.business.virginia.gov.

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Entrepreneurship Basics

Who are entrepreneurs?

Entrepreneurs . . .

- create and grow enterprises (Kellogg Foundation).
- organize and manage a business undertaking, assuming the risk for the sake of the profit. (Webster's New World Dictionary).
- develop innovations, create jobs, and contribute to a more vibrant national and global economy. (Kauffman Foundation).

Why are entrepreneurs important?

Economist David Birch estimates that on average 7-8% of jobs are lost in a local economy each year due to natural cycling of firms. Typically, the new jobs to replace those lost are coming from expansion of existing small businesses (55%), from new business start-ups (44%), and from business re-locations (1%). Research also strongly correlates level of entrepreneurship to overall economic growth.

The Small Business Administration's data indicates that small businesses:

- Represent 99.7% of all employer firms.
- Employ half of all private sector employees.
- Pay more than 45% of total U.S. private payroll.
- Have generated 60 to 80% of net new jobs annually over the last decade.
- Create more than 50% of non-farm private gross domestic product (GDP).
- Supplied more than 23% of the total value of federal prime contracts in FY 2005.
- Produce 13 to 14 times more patents per employee than large patenting firms. These patents are twice as likely as large firm patents to be among the one percent most cited.
- Are employers of 41% of high tech workers (such as scientists, engineers, and computer workers).
- Are 53 percent home-based and 3 percent franchises.
- Made up 97% of all identified exporters and produced 28.6% of the known export value in FY 2004.

Sources: U.S. Bureau of the Census; Advocacy-funded research by Joel Popkin and Company (Research Summary #211); Federal Procurement Data System; Advocacy-funded research by CHI Research, Inc. (Research Summary #225); Bureau of Labor Statistics, Current Population Survey; U.S. Department of Commerce, International Trade Administration.

Do you have what it takes to be a successful entrepreneur?

Successful entrepreneurs come from every type of background. While the failure risk is real, two-thirds of new small employers survive at least two years, according to the Small Business Administration. Many “self-tests” are available that guide potential entrepreneurs through an assessment of their experiences and skills as compared to those of the “typical” successful entrepreneur. These self-tests are only tools to provoke thought, not valid predictive instruments. If there are skills or traits in which you assess yourself to be weak, then these are also great opportunities for personal development, not absolute barriers.

Here’s a fun and easy self-test adapted from one developed by the USA Today’s Jim Hopkins (see www.usatoday.com/smallbusiness):

1. Did you franchise your lemonade stand when you were eight years old (in other words, have you tried other ventures, perhaps even at an early age)?
2. Do you have “entrepreneurial genes” (did you grow up around a business such as a farm or store that was operated by parents, family, or close mentors)?
3. Are your spouse, children, and family network loyal and supportive?
4. Is wealth a better reason to start a business than riches (is it about something more than just money)?
5. Do you LOVE your business idea and the day-to-day work you’d be doing?
6. Ever doubled down in Vegas (are you a risk-taker?)
7. Do you know when to replace passion with pragmatism?
8. Are you honest, trustworthy, and committed to avoiding evil?
9. Do you know a spreadsheet from a bed sheet (do you have an understanding of finances and technology?)
10. Do you have the tenacity of a pit bull (once you start something, do you tend to keep at it until you reach your goal)?

Count your number of “yes” answers.

- 1 – 3: *You may not want to jump into anything without a careful consideration of whether this is for you.*
- 4 – 7: *You may want to proceed further with the planning process.*
- 8 – 10: Watch out, Donald Trump!

The Business Plan

What is a Business Plan?

A business plan is a document which outlines the key functional areas of a business including operations, management, finance, and marketing. It should serve as the roadmap for your business and follow a basic format, but could be fairly simple or rather large and complex for a larger company. There are two main reasons for having a business plan: (a) to assist the entrepreneur in planning and developing the business and (b) to demonstrate the feasibility and potential profitability to potential investors, lenders, and other outside audiences.

The actual length of a business plan is normally determined by the scope and detail as well as the size of the prospective business. The plan itself can be utilized both internally for management purposes and externally to assist in identifying quality employees and possible partners. It serves as a feasibility study in the sense defining the business's strengths, weaknesses, opportunities, and threats (SWOT). The business plan can also assist in decision making and evaluation of processes.

How can I get help with my business plan?

- **Small Business Development Centers** are located across the Commonwealth and are an excellent resource. The Centers provide a certain number of hours of free assistance to entrepreneurs with much of that time allocated for assistance with business and financial plan development. Visit <http://www.virginiاسبdc.org> for a listing of Centers with telephone and e-mail contacts.
- **Virginia Department of Business Assistance** operates the Virginia Business Information Center and has a number of staff and on-line resources. Visit Virginia Business Information Center at (866) 248-8814 or www.dba.virginia.gov/virginia/center/. In addition, the VDBA's Business Resource Center has a number of helpful resources including information on business plans listed on their website: <http://www.dba.state.va.us/virginia/center>.
- **SCORE** is another resource with business counselors who are usually experienced entrepreneurs trained to work with you. Visit www.score.org.
- **Virginia Cooperative Extension** has offices in every county in the Commonwealth. Your local Extension office connects you to Virginia Tech and/or Virginia State University faculty who may be able to assist with business planning or technical needs. There are also numerous VCE publications available on-line or in the local office related to small business development. Contact your county extension office or visit www.ext.vt.edu.
- **Virginia Tourism Corporation** has staff and resources to assist with tourism-related business development, expansion and marketing. Visit www.vatc.org and select Tourism Development for a list of contacts and services.

Are there any tips for creating business plans?

SCORE offers five tips for effective business planning:

- 1) Clearly define your business idea and be able to succinctly articulate it. Know your mission.
- 2) Examine your motives. Make sure that you have a passion for owning a business and for this particular business.
- 3) Be willing to commit to the hours, discipline, continuous learning, and the frustrations of owning your own business.
- 4) Conduct a competitive analysis in your market, including prices, promotions, products, advertising, distribution, quality, service, and be aware of the outside influences that affect your business.
- 5) Seek help from other small businesses, vendors, professionals, government agencies, employees, trade associations, and trade shows. Be alert, ask questions, and take advantage of the resources available.

The SCORE web-site has a number of helpful tips. See www.score.org. SCORE also has counselors available to meet with you.

What are the elements of a Business Plan?

The key elements that many effective business plans have in common are these:

- I. Cover Page and Executive Summary
- II. The Industry, the Company, and its Products
- III. Market Research and Analysis
- IV. Marketing Plan
- V. Operating Plan
- VI. Management Team
- VII. The Financial Plan

Cover Page

The cover of the plan clearly identifies the name of the business and contact information including: addresses, phone numbers, e-mail addresses, and also the date the plan was created. With the potential for numerous revisions, the date may be used to track the revisions and to recall where you were and where you are heading with respect to your business venture. When the plan is distributed, some businesses actually number each individual copy of their plan keeping a record of who received the plans. It is not uncommon for superb ideas to be “borrowed” from one plan and used by another.

Executive Summary

The executive summary serves as a concise (usually one page) overview of the vital elements of the business plan. Its purpose is to give the reader a quick glimpse of the entire business plan. If the summary sparks an interest, the reader will find more details throughout the actual plan.

The Industry, The Company, and Its Products

Include a history/general description of the proposed company with the reasons for starting the business or adding the new product. Also discuss the structure of the business. In addition, this is the place to include a description of the industry in general and of your company's formal legal structure and its mission. Describe in detail the products and services you will offer including:

- Important customer benefits
- Intended quality level
- Intended use
- Intended price/performance relationship
- How the product fits into your current product "portfolio"
- Technical developments involved
- Regulatory status, e.g., EPA requirements, if applicable, and current status
- Other considerations that influence the plan.

For the services you provide, include:

- Warranties
- Marketing support
- Technical support
- Any other "field" support you provide.

Market Research and Analysis

Successful marketing requires relevant and updated information. Even if you think you know, it is still important to thoroughly and objectively assess who your competitors are, what they offer, and what factors might differentiate your products or services from theirs. In other words, what is your competitive advantage? There needs to be a reason why customers will come to you instead of to their competitors. According to the Department of Business Assistance (VDBA), research provides the "what," "where," and "how much" that every business owner needs in order to be successful. This also includes a (a) look at customers (who are they), (b) market size and trends, (c) competition (who are they), and (d) market share and sales. There are two basic types of market research information: (a) primary (information you gather directly from customers, potential customers, competitors, etc.) and (b) secondary (general data from other sources). Your local Small Business Development Center, SCORE counselor, or other resource can help you with designing and conducting primary market research.

Web resources for market data include:

- SBA Research and Data Sources, <http://www.sba.gov/advo/research/>
- Tourism Data, www.vatc.org
- Entrepreneur.com, tips & sources, <http://www.entrepreneur.com/marketing/index.html>
- Direct Marketing Association, www.the-dma.org
- General Data, www.zapdata.com
- Trade Show and Conferences, www.tsn.com
- General Marketing Tips & Data, <http://www.marketingsherpa.com/>

Marketing Plan

Entrepreneurs need to have a solid base of customers in order to be successful. Marketing is the process whereby businesses attract or retain customers. A marketing plan is an on-going process, not a one-time document.

Your marketing plan should include the following:

- Overall Market Strategy
- Pricing
- Sales Tactics
- Advertising and Promotion
- Packaging
- Publicity

A marketing plan may also answer some or all of these questions:

- Who or What is your market?
- What are the conditions and trends of your market?
- What is your market share?
- What methods can be used to increase market share?
- Within that market share, how can you increase profitability?

It is important to realize that marketing and planning are on-going processes, not just done once for an initial business plan and then stuck on the shelf. Some experts suggest quarterly self-evaluations of your business performance.

Good general information on marketing may be found at:

- <http://www.entrepreneur.com/marketing/>
- Small Business Administration
<http://www.sba.gov/smallbusinessplanner/manage/marketandprice/index.html>
- SCORE at www.score.org

Operating Plan

The operating plan simply describes how you plan to manage your company in both the short and long term. This plan includes:

- Location
- Facilities and Improvements
- Strategies and Plans for Operations
- Labor Force

A key component of an operating plan is a list of specific objectives, the means of evaluation, and the timing of the evaluation process. Often these objectives are based on some benchmarks that are created through previous experience or actual measurement and calculation.

Management Team

Even if you are a company of one, this should say more than just your name. Readers (and you) are interested in the management team and their background, management structure, duties and responsibilities, and management compensation and ownership.

This might also include a list of business advisors or a formal or informal Board of Directors.

Financial Plan

Developing a financial plan can be extremely difficult if you do not have an accounting background. You may want to seek the help of an accountant, counselor, or successful entrepreneur. Basically, the financial plan consists of a detailed 5-year plan, with sources (such as government or industry forecasts) to justify your estimates. Be sure to use reliable sources. Generally there are five parts to a financial plan:

- A. Listing of capital requirements, sources of information, contingencies, and reserves.
- B. Description of your financing plan, including all major alternatives considered and all sought. Describe all sources of capital.
- C. Beginning balance sheet (current if presently in business, pro forma for a new business. A pro forma statement provides a forecast of expected financial performance, rather than a history of actual results.).
- D. Complete statement of projected operations and cash flows. Include monthly data for year 1, quarterly data for years 2 and 3, and annual data for years 4 and 5.
 - Separate the plan into sales and financial sections
 - Explain assumptions in footnotes
 - Discuss how costs may fluctuate with production volumes
 - Describe the cost system and budgets you will use.
- E. A discussion of the investment criteria that you use, including calculations for ...
 - Internal rate of return
 - Break-even point
 - Present net worth
 - Ratio of present net worth to initial investment
 - Any other ratios requested specifically by your audience
 - Sensitivity analysis, showing changes in interest rates and their impact on your figures.

What pitfalls should I avoid in business planning?

The Virginia Cooperative Extension offers the following pitfalls to avoid when preparing a business plan:

- 1) *Too much detail* - There is a fine line between too little and too much detail in a business plan. Minute or trivial items that dilute or mask the critical aspects of the plan should be avoided.
- 2) *Graphics without substance* - With the sophisticated computer software available to the average user today, it is easy to over-emphasize aesthetics while compromising substance. Graphics can be a complement to, but not a substitute for, logic and reasoning.
- 3) *No executive summary* - Many readers of business plans will not read past the executive summary. If it does not exist, they may not read the plan at all.

- 4) *Inability to communicate the plan* - The business plan should clearly outline the proposal in understandable terms. Monumental ideas are worthless if they cannot be communicated.
- 5) *No sensitivity analysis* - All quantitative aspects of a business plan should be tested for sensitivity. The most common areas tested are revenues and expenses. However, sensitivity analysis can be conducted on interest rates, yields, production variables, or any other quantitative measure that is relevant to business success.
- 6) *Failing to anticipate problems* - A good business plan will recognize potential roadblocks that could arise in implementing the plan and provide contingency plans to overcome them.
- 7) *Lack of involvement* - The business plan should be a team effort and involve not only management but also spouses, children, staff, and any other stakeholders. Careful consideration should be given before making the decision to have someone outside the business prepare the plan.
- 8) *Infatuation with product or service* - Although a business plan should clearly explain the attributes of the business's key product or service, it should focus on the marketing plan. An entrepreneur can often become so intrigued by his/her idea that he/she forgets about the big picture.
- 9) *Focusing on production estimates* - When making projections, the focus needs to be on sales estimates, not production estimates. Production is irrelevant if there are no buyers.
- 10) *Unrealistic financial projections* - Potential investors are certainly interested in profitability so that they may earn a return on investment. However, unrealistic financial projections can quickly cause a plan to lose credibility in the eyes of investors.
- 11) *Technical language and jargon* - Technical language, acronyms, and jargon that would be unfamiliar to a person without experience in a particular industry should be avoided. The reader will be more impressed if he/she understands the plan.
- 12) *Lack of commitment* - The entrepreneur must show commitment to his/her business if he/she expects a commitment from others. Commitment is exhibited by timeliness and following up on all professional appointments. Investment of personal money is looked upon favorably because it shows that the owner is willing to make a financial commitment. What are the options for my business's legal structure?

Legal Structure and Regulations

What are the options for my business's legal structure?

As a small business owner, one of the first major decisions you will make is to choose a legal form under which to operate your business. It is important to understand the four basic legal forms: *sole proprietorship*, *partnership*, *corporation*, and *limited liability company*, and determine between the advantages and disadvantages of each. There are variations to each type, and it is wise to remember that the best sources of advice for making this decision will be from your accountant and attorney.

Sole Proprietorship

Most businesses begin as sole proprietorships, the simplest form of business. No special legal steps are required to get started and it is the easiest one to end. Bookkeeping and tax operation are also the simplest. For income tax reporting purposes, you and your business are considered to be the same. You do not pay yourself a salary as such, because your profits, if any, are your "salary". You may or may not have a name, as you choose.

Partnership

There may be good reasons why you need to consider incorporating or forming a partnership. Partnerships are necessary when two individuals want to do business together. Partnerships have the advantage of combining the resources or skills of two or more people into the enterprise. A partner, for example, provides a source of needed start-up capital for a business.

A written partnership agreement, although not mandatory, is almost always a practical necessity. It describes each person's responsibility, how profits and losses will be divided, how a partner can leave the business, and what happens in case of a partner's death, disability or serious discord. You may wish to use an attorney for this purpose.

Partnerships do not have permanence; if one partner leaves, the partnership is dissolved. Partners are personally liable for all liabilities of the partnership. But note that a new form of partnership called a "**limited liability company**," approved by the State of Virginia in 1991, provides liability protection for partners. Partnerships must file a federal income tax return but do not pay tax; each partner's share of profits or losses are included in the individual partner's income tax return.

Corporation

The advantages and disadvantages of incorporating are numerous and complex. They take into account issues of duration of the business, capital formation, income distribution and retention, liability protection, ownership transfer, taxation, and legal costs. One main reason businesses incorporate is for the liability protection that a corporation provides to shareholders. In the eyes of the government, a corporation is a legal entity distinct from its owner or owners. It reports and pays taxes separately and its organization and operation are regulated by Virginia law. A corporation has permanence; unlike a partnership or sole proprietorship, it cannot be so easily dissolved. Using an attorney to incorporate is not legally mandatory but recommended. The choice of an **S-corporation**

deals largely with tax considerations. **S-corporations** pass through profits or losses to the shareholders much like a partnership.

Limited Liability Company (LLC)

The Limited Liability Company (LLC) is rapidly becoming a very popular business form. An LLC combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity, it can acquire assets, incur liabilities and conduct business. As the name implies, however, it provides limited liability for the owners. LLC owners risk only their investment. Personal assets are not at risk.

What are the factors to consider when choosing the type of legal structure for my business?

There are five factors to consider when choosing the type of business structure:

- *Liability:* Determine the type of liability your business may incur and how this may affect you and your business in the future.
- *Tax implications:* Yes, we're all proud of living in the great Commonwealth of Virginia and the United States of America, and we recognize that all the wonderful things brought about by this democracy cost money which is generated by taxes. By choosing the most appropriate business structure, you will ensure that you are paying the correct tax rate.
- *Cost of formation and recordkeeping:* There are certain laws and requirements about recordkeeping that are associated with each type of business. Perhaps the time and expense involved with this recordkeeping is not worth the perceived benefit.
- *Flexibility:* You need to run your business, not vice versa. Some types of business are more ridged than others. Choose the one that gives you the flexibility you need to do your job and maintain a healthy life style.
- *Future needs:* You must anticipate future events; some that may happen and others that will happen. Future events include growth, expansion, bringing in additional partners or owners, rewarding employees with ownership, or the unfortunate possibilities of your retirement, or worse your death, or disability.

The decision on how to structure a business varies for each owner. There is, of course, no need to make the business structure more complicated than it needs to be. If possible, consult with an attorney, an accountant or business counselor. The person who helps you should be familiar with your type of business, your business goals and personal finances. For referrals to attorneys or accountants, you may contact the Chamber of Commerce, an SBDC, or even ask some businesses in your community who they use.

The following table compares the different types of legal structures:

Legal Issue	Sole Proprietorship	Partnership	Regular Corporation	S Corporation	Limited Liability Company
Legal Liability	Unlimited	Unlimited for partners Limited for limited partners	Limited	Limited	Limited
Continuity of Entity	Limited to life of proprietor	Limited unless provided for in partnership agreement	Unlimited	Unlimited	Varies; can affect tax status of the entity
Transfer of Interest	Difficult	Difficult unless provided for in partnership agreement	Readily accomplished through stock transfer	Readily accomplished through stock transfer	Varies; can affect tax status of the entity
Acquisition of Capital	Limited to what proprietor can secure	Easier than sole proprietorship since shared by partners	Acquired by issuing stock or bonds	Acquired by issuing stock	Shared by members
Tax Filing Required	Schedule C with Form 1040	Form 1065; distributes K-1s to partners	Form 1120	Form 1120S; distributes K-1s to shareholders	Depends on classification of LLC
Taxation of Income	Directly to owner	Directly to partners in proportions agreed upon by partners	Taxed once at corporate level again at shareholder level when distributed (usually as individuals)	Taxed directly to shareholders (no double taxation)	Generally taxed as a partnership (though classification may result in corporate taxation)
Administrative and Legal Costs	Lowest	Medium	Highest	Highest	Similar to corporation
Fringe Benefits	Generally not deductible	Generally not deductible for partners	Deductible, but subject to many rules (mainly non discrimination)	Generally not deductible for over 2% shareholders	Depends on tax status
Recommended Pension Plans	IRA (within limits), Keogh, SEP	IRA (within limits), Keogh, SEP	Qualified Plans	Qualified Plans	Depends on tax status
Major Advantage(s)	Independence, flexibility, minimum red tape	Chance of business success enhanced if right combination of partners	Limited Liability	Limited liability without double taxation of regular corporation	Limited liability with partnership tax treatment; fewer ownership restrictions than S corporation
Major Drawback(s)	Unlimited liability - a problem if business has financial difficulties	Unlimited liability; frequent changes in partners can be difficult	Greater cost, government regulations, and red tape; double taxation of income	Not every corporation qualifies for S status; more limits on fringe benefits	Inconsistent state tax treatment

Table 1: Legal Structure of a business

What are some of the legal and regulatory requirements for my business?

Again, it is prudent and advisable to consult with an attorney, accountant, or other professional to ensure compliance with all local, state, and federal regulations. However, there are several things required of most businesses:

- *Federal Employer ID Number.* Contact the IRS at (800) 829-1040 for details or log on to www.irs.ustreas.gov to obtain form SS-4.
- *Licensing.* Contact the county, city, and/or town in which your business is established to find out which licenses are required.
- *Zoning.* If you're a new business, contact the local planning/zoning department to make sure your location is zoned for business activities.
- *State taxes.* Register with the state Department of Taxation. Log on to www.tax.virginia.gov or call (804) 367-8037 for information and forms.
- *Virginia Employment Insurance:* If you hire employees, you will be subject to unemployment insurance tax. Contact the Virginia Employment Commission for more information at www.VaEmploy.com or telephone your nearest VEC office.
- *Workmen's Comp Insurance:* Employers in Virginia are required to carry workers' compensation insurance with a private insurance carrier, hold a certificate of self-insurance issued by the Virginia Workers' Compensation Commission or be a member of a self-insurance association approved by the Virginia State Corporation Commission. This holds true for employers with three or more employees. Operations with fewer than three employees may voluntarily come under the requirement. Log on to www.vwc.state.va.us/employers_guide.htm or call (877) 664-2566.
- *Labor Regulations.* All Virginia companies are required to comply with the state and federal labor laws. For guidance in all areas of labor regulations contact the Virginia Department of Labor and Industry at (804) 371-2327 or log on to www.doli.state.va.us.
- *Registration with the State Corporation Commission.* The SCC is the clearinghouse for all companies in Virginia. Most entities must register. Contact the SCC if you plan to conduct business under your business name or a trade name to sell securities, to use a trademark or to operate a franchise. Call (800) 552-7945 or go to <http://www.scc.virginia.gov/>.
- *Naming Your Business.* You will need to find out if the name is available for use. Check with the SCC at <http://www.scc.virginia.gov/> or call (800) 552-7945 to see if the name you want is available in Virginia. Avoid names easily confused with national brands. Large companies aggressively protect their brand names.
- *Incorporating in Virginia.* Companies incorporating in Virginia must file articles of incorporation with the SCC and pay a \$25 filing fee and charter fees based on the amount of stock issued. Companies incorporated outside the state have to get a certificate from the SCC to transact business here and pay an entrance and filing fee.

- *Annual Registration for Corporations.* The annual fee for a corporation doing business in Virginia is based on the number of outstanding shares of stock shown in the charter. The fee is \$100 for 5,000 or fewer shares, plus \$30 for each additional 5,000 shares to a maximum fee of \$1,700. The fee is assessed two months before the anniversary month of the corporation's date of incorporation.
- *Franchise Registration.* If you plan to operate a franchise in Virginia, you must be registered with the SCC. For additional information contact the State Corporation Commission's Division of Securities and Retail Franchising, P.O. Box 1197, Richmond, Virginia 23218, (804) 371-9051, <http://www.scc.virginia.gov/division/srf/index.htm>.
- *Trademark Registration.* If you own and plan to use a trademark in Virginia, file an application for registration of the trademark with the SCC. Application forms can be obtained from the SCC's Division of Securities and Retail Franchising. The application fee is \$30
- *Business Registration Guide.* For complete information you should refer to the Commonwealth of Virginia Business Registration Guide. The guide is published by the SCC, the Virginia Employment Commission and the Virginia Department of Taxation. The guide gives you advice on the registration process and many of the forms you will need. A copy of the guide can be obtained through any of the three state agencies or online at <http://www.scc.virginia.gov/division/clk/forms/brg.pdf>. If your business is in a city, you will need a city business license. Contact your city's Commission of Revenue.
- *County or City Health Department.* Any food business must comply with state and local food ordinances. Contact your local health department.
- *Department of Environmental Quality.* The DEQ administers state and federal programs to safeguard air, water and land resources. Contact the local office to obtain an environmental permit. For further information, contact (800) 592-5482.
- *Department of Professional and Occupational Regulation.* This department enforces regulations regarding health, safety and welfare in 26 professions, from architects to wastewater works operators. Contact the DPOR at (804) 367-8500 or <http://www.dpor.virginia.gov/dporweb/dpormainwelcome.cfm>.

What are the state licensing agencies for different business types?

A-D

Administrators, Nursing Home
Alcohol
Appraisers, Real Estate
Architects
Architects, Landscape
Asbestos Workers
Auctioneers
Audiologists

<http://www.dhp.virginia.gov/nha/>
<http://www.abc.virginia.gov/licensing/liccost.htm>
http://www.dpor.virginia.gov/dporweb/apr_main.cfm
http://www.dpor.virginia.gov/dporweb/ape_main.cfm
http://www.dpor.virginia.gov/dporweb/ape_main.cfm
http://www.dpor.virginia.gov/dporweb/asb_main.cfm
http://www.dpor.virginia.gov/dporweb/auc_main.cfm
<http://www.dhp.virginia.gov/aud/>

Barbers
Body Piercing
Boxers
Branch Pilots
Brokers, Real Estate

http://www.dpor.virginia.gov/dporweb/bnc_main.cfm
http://www.dpor.virginia.gov/dporweb/bnc_main.cfm
http://www.dpor.virginia.gov/dporweb/box_main.cfm
http://www.dpor.virginia.gov/dporweb/brp_main.cfm
http://www.dpor.virginia.gov/dporweb/reb_main.cfm

Campgrounds, Membership

<http://www.vdacs.virginia.gov/forms-pdf/cp/oca/campgrounds/oca51campappl.pdf>

Cemeteries

http://www.dpor.virginia.gov/dporweb/cem_main.cfm

Charitable Organizations

<http://www.vdacs.virginia.gov/forms-pdf/cp/oca/charitable/registration.pdf>

Clubs, Travel

<http://www.vdacs.virginia.gov/forms-pdf/cp/oca/travelclubs/oca21travelapp.pdf>

Contractors

http://www.dpor.virginia.gov/dporweb/con_main.cfm

Cosmetology

http://www.dpor.virginia.gov/dporweb/bnc_main.cfm

Counsel, Fund Raising – Professional

<http://www.vdacs.virginia.gov/forms-pdf/cp/oca/charitable/fundraisers.pdf>

Counselors, Professional

<http://www.dhp.virginia.gov/counseling/>

Credit Service Businesses

<http://www.vdacs.virginia.gov/forms-pdf/cp/oca/creditservicebus/oca71csbreg.pdf>

Dentistry

<http://www.dhp.virginia.gov/dentistry/>

Designers, Interior

http://www.dpor.virginia.gov/dporweb/ape_main.cfm

E-H

Embalmers

<http://www.dhp.virginia.gov/funeral/>

Engineers, Professional

http://www.dpor.virginia.gov/dporweb/ape_main.cfm

Extended Service Contracts

<http://www.vdacs.virginia.gov/forms-pdf/cp/oca/extservcontracts/oca61escapplication.pdf>

Food Processing, Retail and

Warehousing Establishments

<http://www.vdacs.virginia.gov/fdsafety/index.html>

Funeral Directors

<http://www.dhp.virginia.gov/funeral/>

Fund Raising Counsel, Professional

<http://www.vdacs.virginia.gov/forms-pdf/cp/oca/charitable/registration.pdf>

Geologists

http://www.dpor.virginia.gov/dporweb/geo_main.cfm

Ginseng Dealers

<http://www.vdacs.virginia.gov/plant&pest/ginseng.html>

Health Spas

<http://www.vdacs.virginia.gov/forms-pdf/cp/oca/healthspas/oca31healthreg.pdf>

Herbicide, Commercial Applicators

<http://www.vdacs.virginia.gov/pesticides/index.html>

Home Inspectors

http://www.dpor.virginia.gov/dporweb/asb_main.cfm

J-L

Insecticide, Commercial Applicators
Inspectors, Home
Interior Designers

<http://www.vdacs.virginia.gov/pesticides/index.html>
http://www.dpor.virginia.gov/dporweb/asb_main.cfm
http://www.dpor.virginia.gov/dporweb/ape_main.cfm

Land Surveyors
Landscape Architects
Lead Workers

http://www.dpor.virginia.gov/dporweb/ape_main.cfm
http://www.dpor.virginia.gov/dporweb/ape_main.cfm
http://www.dpor.virginia.gov/dporweb/asb_main.cfm

M-P

Meat Slaughter & Processing Facilities
Medicine
Medicine, Veterinary
Milk

<http://www.vdacs.virginia.gov/meat&poultry/index.html>
<http://www.dhp.virginia.gov/medicine/>
<http://www.dhp.virginia.gov/vet/>
<http://www.vdacs.virginia.gov/dairy&foods/index.html>

Nail Technicians
Nurse (RN, LPN, Aide)
Nursery Dealers
Nursing Home Administrators

http://www.dpor.virginia.gov/dporweb/bnc_main.cfm
<http://www.dhp.virginia.gov/nursing/>
<http://www.vdacs.virginia.gov/plant&pest/nursery.html>
<http://www.dhp.virginia.gov/nha/>

Operators, Waste Management Facilities
Operators, Waste Water Works
Operators, Waterworks
Opticians
Optometry

http://www.dpor.virginia.gov/dporweb/was_main.cfm
http://www.dpor.virginia.gov/dporweb/www_main.cfm
http://www.dpor.virginia.gov/dporweb/www_main.cfm
http://www.dpor.virginia.gov/dporweb/opt_main.cfm
<http://www.dhp.virginia.gov/Optometry/>

Pesticide Applicators
Pesticide Businesses
Pesticide Products
Pharmacy
Physical Therapy
Piercers, Body
Pilots, Branch
Polygraph Examiners
Poultry Slaughter & Processing Facilities
Psychology

<http://www.vdacs.virginia.gov/pesticides/certification.html>
<http://www.vdacs.virginia.gov/pesticides/licensing.html>
<http://www.vdacs.virginia.gov/pesticides/registration.html>
<http://www.dhp.virginia.gov/Pharmacy/>
<http://www.dhp.virginia.gov/PhysicalTherapy/>
http://www.dpor.virginia.gov/dporweb/bnc_main.cfm
http://www.dpor.virginia.gov/dporweb/brp_main.cfm
http://www.dpor.virginia.gov/dporweb/pol_main.cfm
<http://www.vdacs.virginia.gov/meat&poultry/index.html>
<http://www.dhp.virginia.gov/Psychology/>

Q-T

Real Estate Appraisers
Real Estate Brokers & Salesmen

http://www.dpor.virginia.gov/dporweb/apr_main.cfm
http://www.dpor.virginia.gov/dporweb/reb_main.cfm

Scientists, Soil
Service Contracts, Extended

http://www.dpor.virginia.gov/dporweb/ssc_main.cfm
<http://www.vdacs.virginia.gov/forms-pdf/cp/oca/extservcontracts/oca61escapplication.pdf>

Social Work
Solicitors, Professional

<http://www.dhp.virginia.gov/social/>
<http://www.vdacs.virginia.gov/forms-pdf/cp/oca/charitable/registration.pdf>

Spas, Health

<http://www.vdacs.virginia.gov/forms-pdf/cp/oca/healthspas/oca31healthreg.pdf>

Speech Pathologists
Surveyors

<http://www.dhp.virginia.gov/aud/>
http://www.dpor.virginia.gov/dporweb/ape_main.cfm

Tattooist
Therapy, Physical
Therapy, Family & Marriage
Tradesmen

http://www.dpor.virginia.gov/dporweb/bnc_main.cfm
<http://www.dhp.virginia.gov/PhysicalTherapy/>
http://www.dhp.virginia.gov/counseling/counseling_occupations.htm
http://www.dpor.virginia.gov/dporweb/tra_main.cfm

Travel Clubs	http://www.vdacs.virginia.gov/forms-pdf/cp/oca/travelclubs/oca21travelapp.pdf
Trucking	http://www.dmv.virginia.gov/webdoc/commercial/mcs/index.asp
<u>U-Z</u>	
Veterinary Medicine	http://www.dhp.virginia.gov/vet/
Waste Management Facility Operators	http://www.dpor.virginia.gov/dporweb/was_main.cfm
Waste Water Works Operators	http://www.dpor.virginia.gov/dporweb/www_main.cfm
Water Works Operators	http://www.dpor.virginia.gov/dporweb/www_main.cfm
Wetland Delineators	http://www.dpor.virginia.gov/dporweb/ssc_main.cfm
Wrestlers	http://www.dpor.virginia.gov/dporweb/box_main.cfm

Financing Your Business

How are most small businesses financed?

The VDBA estimates that 95% of new businesses are financed with personal funds and loans. Personal investment may come from savings, investments from family and friends, and/or credit cards.

Personal Funds: While this is not always possible, outside investors and lenders like to know that the entrepreneur has some personal investment in the enterprise beyond their labor.

Family and Friends: This is a potential source of start-up capital with little or no paperwork or legal issues. However, money issues can be a major source of conflict in relationships so give serious thought to your ability and timetable for re-payment of these types of funds.

Credit Card: While it is never recommended to carry large credit card debt, there are many anecdotal examples of successful entrepreneurs who used credit cards to successfully start their enterprise. This may be a viable option if the interest rates are reasonable and a reasonable pay-off schedule is likely.

Loans: According to the Small Business Administration, commercial banks are the largest suppliers of debt capital to small firms. See below for more information on commercial loans.

What is the bottom-line when it comes to my business finances?

As always, the bottom line is whether the business will turn a profit. Will the income from the business exceed the expenses and allow the entrepreneur to meet his or her basic and long-term needs? This is hard to predict, particularly for new entrepreneurs. The business plan is the instrument that allows you to make this prediction in an objective manner.

How do I fund my new business enterprise?

Lack of capital is among the leading causes of small business failure. It is essential to have a business plan that details start-up and on-going capital needs and their sources. Outside financing usually comes in these forms:

- **Debt financing** does not give the lender ownership control, but the principal must be repaid with interest. Length of the loan, interest rates, security and other terms depend on what the loan is being used for.
- **Commercial Bank loans** may offer a variety of loans and terms for small business.
- **Real estate financing** is typically financed over a fairly long term, 10 to 30 years. Expect a down payment of about 20%.
- **Accounts receivable financing** is money loaned against accounts receivable pledged as collateral.
- **Equity financing** is money put into a business by the owner, private investors, and/or venture capitalists. Equity gives an investor ownership and possibly some control of the business.

While new entrepreneurs sometimes expect “free money” in terms of grants or other sources, the reality is that grants (outside funds that do not require re-payment or an ownership stake) are almost never available to for-profit enterprises.

Equity financing is more often available for technology or innovation-driven enterprises with prospects for greatly increased earnings in the long-term, based on rapid growth or a technological or other type of innovation. However, there are some investors with other, more specialized interests, so this may be worth exploring if you are willing to provide outside investors with a financial ownership stake in the business. Selling shares or stock in a business is another possible option. An attorney and investment banker should be consulted for more information.

Smaller start-ups or home-based enterprises sometimes have difficulty securing funding through traditional lending institutions or programs. However, there may be loan programs or organizations in your area that provide loans for microenterprise or specific types of business owners or business activities for which you may qualify. These include federal and state loans, community micro-lending programs, minority lending programs, and agriculture-related loans. Sometimes these sources may not always be widely known.

The local Small Business Development Center or the Virginia Business Information Center are good starting points, as are your county’s chamber of commerce and county administrator’s office. Frequently, Congressional representatives or Virginia state elected officials have staff that welcomes the opportunity to assist with finding resources for entrepreneurs in their districts.

To find a listing of financial resources available, see the Department of Business Assistance’s Capital Resources Directory at www.dba.virginia.gov/financing/crd.

For general assistance, contact the Virginia Business Information Center at (866) 248-8814 or www.business.virginia.gov, or contact your closest SBDC <http://www.virginiاسبdc.org> or SCORE Counselor www.score.org

What is Venture Capital, and may I use it for my business?

Venture Capitalists, Angel Investors, and others are equity investors looking to invest money in exchange for an ownership stake in your business. These investors usually look only for businesses where a high rate of return can be expected in a short period of time. This is more common in high tech/biomedical type enterprises. One rule of thumb suggested that venture capital should be sought only if you expect profits well in excess of a million dollars within the first five years. For more information on venture capital, see <http://www.capital-connection.com>

How do I increase my chances at getting a bank loan?

The kind of financing most entrepreneurs seek through commercial lenders is debt financing. Most banks provide debt financing for existing and start-up businesses. Banks vary substantially in their lending practices. While one bank may decline your loan application, another may be willing to take a higher risk or be interested in lending to small businesses. It is advisable to understand a bank's lending guidelines before apply for a loan. The general guidelines that would enable a lending officer to at least make an informed decision regarding your loan proposal are as follows: consideration of the business idea, usually explained in a business plan, collateral down payment (or equity in an ongoing business), credit history and personal financial net worth, management ability, ability to repay the debt, and conditions of the economy and/or market area.

Commercial lenders do vary widely in their offerings and requirements and often personal relationships with local or regional lenders still have real significance. Communication with lending officers should be viewed as a relationship that may require time, multiple contacts, and a long-term focus. A business plan is essential to commercial lenders, even those with whom you might have a strong relationship. A solid business plan and a thorough preparation to ensure that the lenders requirements are met are the essential ingredients to commercial loan application.

How can I strengthen the financial health of my business?

The most essential item is the development and maintenance of a sound financial plan with associated systems for tracking financial status. See the financial plan section for more details. Within the framework of a financial plan, there are five areas that contribute to the financial health of your enterprise:

- Effective management of financial resources
- Effective financial systems/tracking

- Conservation of existing capital
- Increased profit
- Access to outside capital

Which numbers should I use to assess the on-going financial health of my business?

One of the most significant tools for growing your business is the development of a clear set of performance indicators that represent criteria that you will monitor and use to assess your business. In general, make a list of factors most critical to your business performance and then select a group of key indicators to track on a regular basis. For example, you might focus on sales growth, cash management, profit measures, customer feedback, and/or employee feedback.

In addition, here are some numbers that you may want to monitor weekly (as identified by *Inc.* magazine and *SCORE*):

- Current cash position ((how much cash was received, when, and from whom)
- Cash disbursements (such as payroll, purchasing, rent, etc.)
- New sales
- Accounts receivable (beginning balances, outstanding credit, and cash receivables)
- Accounts-payable payments
- Order backlog
- Productivity (Sales per employee, etc.)

Here are some numbers that you may need to monitor monthly (as identified by *Inc.* magazine and *SCORE*):

- Inventory (with accounting or physical tests for accuracy)
- Accounts-receivable average days outstanding
- Accounts-payable obligations (with aging breakdown)

There is also easily adaptable and user-friendly software available for small businesses. The most common are QuickBooks (www.quickbooks.com) and Peachtree (www.peachtree.com).

Business Opportunities and Types of Businesses

Why should I become certified as a small, woman- or minority-owned business?

The Commonwealth has a plan to increase utilization of small, woman-, and minority-owned (SWAM) businesses as suppliers in state purchasing. Commonwealth agencies provide the Department of Minority Business Enterprise with a monthly detailed report of purchases with "SWAM" vendors. Certification provides procurement officers with a means of identifying "SWAM" vendors, who are "certified" as meeting specific guidelines. The Department of Minority Business Enterprise provides certification for "SWAM" firms. Contact (804) 786-5560 or www.dmbv.virginia.gov.

Where can I get assistance with selling my product or service to the state?

The Commonwealth of Virginia buys almost \$5 billion in goods, services and construction annually. This business-to-government market represents growth opportunities for Virginia firms interested in selling their products and services to state government.

Businesses can learn how to access these opportunities through VDBA's "Selling to the Commonwealth" program. Virginia's government purchasing is conducted on eVA, www.eva.virginia.gov, the state's electronic purchasing system. eVA is managed by the Department of General Services (DGS), the Commonwealth agency which oversees state purchasing and sets related policies. VDBA has partnered with DGS to develop educational tools and provide outreach throughout the Commonwealth, helping businesses understand how to use the eVA system.

The Virginia Department of Business Assistance can help you with state government procurement. Contact the Virginia Business Information Center (VBIC) at (866) 248-8814 or visit www.dba.virginia.gov/mwbusinesses/ for information on getting registered as a supplier, identifying business opportunities for your company, and accessing resources and training available on state procurement.

What is a small business incubator?

Incubators nurture young firms, helping them to survive and grow during the start-up period when they are most vulnerable. Incubators provide hands-on management assistance, access to financing, and exposure to critical business or technical support services. They also offer entrepreneurial firms shared office services, access to equipment, flexible leases, and expandable space - all under one roof.

Most new businesses have strength in a specific area and a great deal of passion. What they generally lack is experience in the basics of running a business and the infrastructure-the fax machines and telephone systems - to make things work. Virginia's business incubators give these bold new companies structure, credibility, access to knowledge, infrastructure, and contacts that are necessary for the businesses to take root.

Virginia currently has 31 incubators. To find a business incubator near you, contact the Virginia Business Incubator Association at <http://www.vbia.org/> or visit the Department of Business Assistance directory of incubators at <http://www.dba.state.va.us/smdev/sbincubator.asp#VAMap>. You can also call your local Chamber of Commerce for a referral (see listing of Chamber offices in this guide).

Where can I find more information on starting a bed and breakfast?

The Virginia Tourism Corporation has many resources for tourism-related businesses. Their Tourism Development Division focuses on promoting new tourism businesses and the development of community-based tourism products throughout the Commonwealth,

with special emphasis on economically challenged areas such as Southwest, Southern, and the Eastern Shore. The Tourism Development Division accomplishes this through technical support, facilitation of resources, and integration with other state and federal agencies. VTC also offers assistance with marketing and has market research data and other resources. For more information, contact 804-545-5500 or visit <http://www.vatc.org/>.

Virginia Cooperative Extension has a publication on *Beginning a Bed and Breakfast* in Virginia. It is available on-line at <http://www.ext.vt.edu/pubs/homebus/310-002/310-002.html>. You may also contact your local extension office for ordering (www.ext.vt.edu).

There are several good publications on starting a bed and breakfast, so be sure to check the local library or bookstore. In addition, there are several associations for B&B owners. You might start with one of these:

American Bed & Breakfast Association. 16 Village Green, Suite 203, Crofton, MD 21114, (301) 261-0180. Membership of \$150.00, newsletter guidebook published, also other publications and information for members. <http://www.abba.com/>

American Hotel & Lodging Association: American Hotel & Lodging Association, 1201 New York Avenue, NW, #600 Washington, DC 20005-3931, Phone:202-289-3100, Fax: 202-289-3199 Web: <http://www.ahla.com/>

Association of Professional Innkeepers, International. JoAnn M. Bell, Executive Director. PO. Box 90710, Santa Barbara, CA 93190, (805) 965-0707. Membership offers: newsletter, workshops, technical assistance and index of members.

Bed & Breakfast Association of Virginia. PO. Box 1077, Stanardsville, VA 22973, Phone: 888-660-2228 <http://www.innvirginia.com/>

The National Bed & Breakfast Association. P.O. Box 332, Norwalk, CT 06852. Referrals and guidebook.

Tourist House Association of America. R.D. 2, Box 355A, Greentown, PA 18426. Guidebook of B&B homes, newsletter and group liability insurance.

Are there any special considerations for starting a home-based business?

In general, the same processes apply to home-based businesses as to others. There may be some tax advantages to operating a business from home, but it is advisable to consult with an accountant for more information. County zoning may or may not allow you to operate your business from home. Contact the local planning/zoning department to make sure your location is zoned for business activities.

However, working from your home is a serious lifestyle change and requires full consideration of all of the implications. See the Virginia Cooperative Extension publication, *Can You Live Where You Work...And Work Where You Live?* This is available on-line at <http://www.ext.vt.edu/pubs/homebus/354-306/354-306.html> or by contacting your local Extension office. Another on-line resource is available at <http://www.powerhomebiz.com>.

What is microenterprise and are there microenterprise support organizations in Virginia?

The Association for Enterprise Opportunity (AEO) defines microenterprise as any business with five or fewer employees requiring \$35,000 or less in start-up capital. Loans of \$35,000 and under are known as microloans. AEO estimates that there are over 20 million U.S microenterprises, which represent 17% of all private employment in the U.S.

Many of the organizations listed throughout this guide support microenterprise including Virginia Cooperative Extension, SCORE, the Small Business Development Centers, and the Virginia Department of Business Assistance.

Some other organizations in Virginia that provide assistance and/or funding for microenterprise include:

Business Development Center, Inc.
147 Mill Ridge Road
Lynchburg VA 24502
434-582-6100
www.lbdc.com

Capital Source, Inc.
2317 Westwood Avenue, Suite 204
Richmond VA 23230
804-340-1988
www.mycapsource.org

Center for Community Development, Inc.
440 High Street
Portsmouth VA 23704
757-399-0925
www.ccdi-vi.net

Community Business Partnership
7001 Loisdale Road, Suite C
Springfield VA 22150
703-768-1440
www.CBPONLINE.org

Middle Peninsula Bus. Development
P.O. Box 286
Saluda VA 23149
804-458-4917
www.mpbdp.org

New Visions, New Ventures
801 East Main Street, Suite 1102
Richmond VA 23219
804-643-1081
www.nvvn.org

Richmond Economic Dev. Corporation
411 East Franklin Street, Suite 203
Richmond VA 23227
804-780-3012
www.redcfinance.org

Round the Mountain
851 French Moore Jr. Blvd., Suite 145
Abingdon VA 24210
276-492-2080
www.roundthemountain.org

Southwest Virginia CDFI
1173 West Main Street
Abingdon VA 24210
276-623-9000
www.businessstart.org

TAP/Business SEED
145 Campbell Avenue, Suite 308
Roanoke VA 24011
540-345-4421
www.Businessseed.com

Where can I get more information on starting a restaurant?

The Virginia Tourism Corporation is a good starting point. Their Tourism Development Division focuses on promoting new tourism businesses and the development of community-based tourism products throughout the Commonwealth, with special emphasis on economically challenged areas such as Southwest, Southern, and the Eastern Shore. The Tourism Development Division accomplishes this through technical support, facilitation of resources, and integration with other state and federal agencies. VTC also

offers assistance with marketing and has market research data and other resources. For more information, contact 804-545-5500 or visit <http://www.vatc.org>.

There is a fairly comprehensive on-line guide for starting a restaurant available at: <http://www.entrepreneur.com/startingabusiness/businessideas/startupkits/article73384.html>

The Virginia Department of Business Assistance is also a great resource. Start with the Virginia Business Information Center at 866-248-8814 or www.business.virginia.gov.

The Virginia Department of Agriculture and Consumer Services is also a resource for restaurants and food-related businesses in terms of regulation compliance, market data, and other information. See <http://www.vdacs.virginia.gov>.

Where can I find out more on starting a food products business?

Virginia Cooperative Extension offers a publication on starting a food products business in Virginia. It is available on-line at <http://www.ext.vt.edu/pubs/foods/348-963/348-963.html>. Contact your local extension office for a hard copy.

Virginia Tech and Virginia Cooperative Extension offer a Food Products Assistance Program with trainings, one-on-one consultations, product development research and assistance, and other services. Contact Joell Eifert at (540) 231-8697 or joeifert@vt.edu. You may also contact your local Extension office for more information on local resources. A listing of county extension offices can be found at www.ext.vt.edu.

The Virginia Department of Agriculture and Consumer Services is also a resource for food-products businesses. Contact Charles Green at 804.692.2514, or by e-mail at charles.green@vdacs.virginia.gov.

Where can I find out more on starting a catering business?

Virginia Cooperative Extension offers a publication on starting a successful catering business. It is available on-line at: <http://www.ext.vt.edu/pubs/homebus/354-305/354-305.html>. You may also contact your local Extension office for more information on local resources. A listing of county extension offices can be found at www.ext.vt.edu. Many of the resources for restaurants may also be applicable here so check that information as well.

What resources are available for starting my own retail/services business?

Entrepreneur.com offers a series of start-up guides that may be useful for those looking to start a retail business. These include:

- How to Start a Retail Business: <http://www.entrepreneur.com/howto/retail.html>
- How to Start a Service Business:
<http://www.entrepreneur.com/article/0,4621,324157,00.htm>

- The Virginia Department of Business Assistance is also a great resource. Start with the Virginia Business Information Center at 866-248-8814, e-mail vbic@vdba.virginia.gov, or visit <http://www.dba.virginia.gov/>
- The Small Business Development Centers are located across the Commonwealth and are an excellent resource. The Centers provide a certain number of hours of free assistance to entrepreneurs. See <http://www.virginiasbdc.org/> for a listing of Centers with phone and e-mail contacts.

Agencies & Resources

What is the Virginia Department of Business Assistance?

The Virginia Department of Business Assistance (VDBA) supports economic development in the Commonwealth by working with new and existing businesses to provide workforce incentives, loans, business information, incubator counseling, and educational opportunities for the business and economic development communities. The agency administers free and easy services for accessing information and solving problems.

VDBA manages The Virginia Business Information Center (VBIC), a team of seasoned economic development and business professionals that can respond to a range of inquiries from simply “getting started” to other very business specific questions. VBIC can be reached by telephone **(866) 248-8814** or email at VBIC@dba.virginia.gov. VBIC typically responds to inquiries within 24-hours.

VBIC team members also worked closely with the Virginia Information Technologies Agency (VITA) to create the recently launched internet business portal www.business.virginia.gov – designed to consolidate information about Virginia’s various business assistance and support services into one website to allow businesses to find useful and relevant information quickly. The site also has a “live chat” feature, providing businesses with real time access to VBIC.

Interested Virginia business owners may also qualify for other assistance offered through VDBA including the agency’s signature economic development programs. The Virginia’s Jobs Investment Program works with state businesses to provide customized recruitment and training programs. Small businesses may also qualify for training and retraining programs.

VDBA’s Financial Services division administers the programs of the Virginia Small Business Financing Authority (VSBFA). VSBFA professionals work with businesses, bankers, economic developers and other state agencies to provide direct funding and credit enhancements through a variety of financing programs for the benefit of eligible businesses.

Businesses may find value in VDBA’s entrepreneurship development seminars and tools showcasing successful development, prosperity, and sound business practices. VDBA organizes workshops to educate businesses on how to effectively sell their goods and services to the Commonwealth of Virginia. Each year, VDBA also coordinates Business Appreciation Week—a statewide effort to acknowledge the contributions Virginia businesses make to the Commonwealth’s economy and quality of life.

The Commonwealth of Virginia buys almost \$5 billion annually in goods and services. This business-to-government market represents growth opportunities for Virginia businesses. VDBA assists firms in accessing these opportunities through our “Selling to the Commonwealth” Program. VDBA has partnered with the Department of General Services, who administers the state’s electronic purchasing program, eVA, to develop educational tools and help businesses understand how to use the system.

Contact VDBA at 707 East Main Street, Suite 300, Richmond, VA 23219,
804-371-8200 or any member of the VDBA team:

Sandy Ratliff
Virginia Department of Business Assistance
Southwest Virginia Office
851 French Moore Jr. Boulevard, Suite 110
Abingdon, VA 24210
276-676-3768
Sandy.Ratliff@vdba.virginia.gov

Or David W. Fuller
Virginia Department of Business Assistance
707 East Main Street, Suite 300
Richmond, VA 23218
804-371-8131
David.Fuller@VDBA.virginia.gov

What is Virginia Cooperative Extension?

As the front door to the land-grant university system, Virginia Cooperative Extension uses objective, research-based educational programs to stimulate positive personal, economic, and societal change. Our educational programs lead to more productive lives, families, communities, and farms and forests while enhancing and preserving the quality of the commonwealth's natural resources.

Recognizing that knowledge is power, Virginia Cooperative Extension uses the resources of the land-grant university system to deliver educational programs through a network of 107 local county and city offices, six 4-H Educational Centers, and 13 Agricultural Research and Extension Centers. Extension is funded through the cooperative efforts of local, state, and federal governments. In addition, over 40,000 citizen volunteers contribute millions of hours every year helping identify and deliver needs-driven educational programs.

Virginia Cooperative Extension provides educational programs to individuals, families, organizations, and communities in the four broad program areas of: 1) agriculture and natural resources; 2) 4-H youth development; 3) family and consumer sciences; and 4) community viability.

Contact VCE by calling Dr. Brian Calhoun at 540-231-5299, visit <http://www.ext.vt.edu/offices>, or contact any member of the Community Viability team:

Eric Bendfeldt	(540) 432-6029	ebendfel@vt.edu
Matt Benson	(540) 341--7961	mcbenson@vt.edu
Dr. Jonah Fogel	(804) 527-4246	jfogel@vt.edu
Dr. Crystal Tyler-Mackey	(804) 524-5494	cmtyler@vt.edu
Scott Tate	(276) 619-4361	atate1@vt.edu
Dr. Martha A. Walker	(434) 766-6761	walker53@vt.edu

What is the Virginia Tourism Corporation?

The Virginia Tourism Corporation (VTC) serves the broader interests of the economy of Virginia by supporting, maintaining, and expanding the Commonwealth's domestic and international travel market, thereby generating increased visitor expenditures, tax revenues, and employment. The Corporation develops and implements programs beneficial to Virginia travel-related businesses and consumers that no industry component or organization would be expected to carry out on its own. Through its multifaceted national and international marketing programs, the VTC researches and targets specific, highly profitable audience segments in those geographic markets offering the highest potential of travel to Virginia.

The Tourism Development Division focuses on promoting new tourism businesses and the development of community-based tourism products throughout the Commonwealth, with special emphasis on economically challenged areas such as Southwest, Southern, and the Eastern Shore. The Tourism Development Division accomplishes this through technical support, facilitation of resources, and integration with other state and federal agencies.

The Tourism Development Division can assist with the following:

- **Business Development:** Assistance with entrepreneurial development including business plans, financial planning, regulations, and other business-related issue for both new and existing tourism businesses.
- **Strategic Planning:** Assistance with community and organization planning.
- **Tourism Program Development:** Assistance with launching a tourism promotion program within a community or region.
- **Funding:** Assistance with finding funding for tourism businesses and programs, including grants and loans.
- **Industry Liaisons:** Facilitation of relations with other agencies helpful to the tourism industry including the Department of Housing and Community Development, Department of Conservation and Resources, Department of Transportation and others.

Contact VTC specialist nearest you or visit <http://www.vatc.org/>.

Steve Galyean Tourism Development Director	(804) 545-5517	sgalyean@virginia.org
Kitty Barker Southwest Virginia	(276) 466-8772	kbarker@virginia.org
Sandra Tanner Southern Virginia	(434) 757-7438	stanner@virginia.org
Randy Rose Southwest Virginia	(276) 988-6067	rrose@virginia.org
Hollis Sullivan Tourism Development Assistant	(804) 545-5546	hsullivan@virginia.org

What is the Virginia Small Business Development Center?

For established firms, emerging companies or aspiring entrepreneurs, the Virginia SBDC is the place where businesses go to talk business. Counseling, training and information resources are the hallmarks of the SBDC program. Business owners and managers can count on professional guidance, experienced insight, practical solutions and respect for confidentiality when they work with a Virginia SBDC.

Business management counseling is the premier offering of the Virginia SBDC network. The depth and breadth of the SBDC network ensures that businesses across Virginia can tap into a variety of expertise including strategic and business planning, marketing, operations, accounting and recordkeeping, financial analysis, international trade, manufacturing, government procurement and access to capital. All Virginia SBDC professional counselors have extensive business experience and many have personal business ownership in their backgrounds. In addition, private sector professionals are also available to meet with and advise business owners. Confidentiality and privacy are ensured.

Contact Virginia's SBDC's through the website www.virginiasbdc.org or review the following list for the office nearest you.

Alexandria SBDC

Alexandria Chamber of Commerce
703-778-1292
801 N. Fairfax Street, Suite 402
Alexandria, VA 22314

Arlington SBDC

George Mason University
703-993-8132
3401 N. Fairfax Drive
Arlington, VA 22201

Central Virginia SBDC

434-295-8198
210 Ridge/McIntire Road
Charlottesville, VA 22902

Fairfax SBDC

George Mason University
703-277-7700
4031 University Drive, Suite 200
Fairfax, VA 22030

Greater Richmond SBDC

Greater Richmond Chamber of Commerce
804-783-9314
201 E. Franklin Street
Richmond, VA 23219

Longwood University SBDC-Farmville

434-395-2086
515 Main Street
Farmville, VA 23909

Longwood University-Crater SBDC

804-518-2003
1964 Wakefield Street
Petersburg, VA 23805

Longwood University SBDC-Danville

434-791-7321
300 Ringgold Industrial Parkway
Danville, VA 24540

Longwood University SBDC-Martinsville

276-632-4462
115 Broad Street
Martinsville, VA 24114

Longwood University SBDC-South Boston

434-572-5484
820 Bruce Street
South Boston, VA 24592

Lord Fairfax SBDC—Fauquier

Lord Fairfax Community College
540-351-1595
6480 College Street
Warrington, VA 20187

Lord Fairfax SBDC-Middletown

Lord Fairfax Community College
540-868-7093
7718 Valley Avenue
Middletown, VA 22645

Loudoun County SBDC

703-430-7222
21145 Whitfield Place, Suite 104
Sterling, VA 20165

Mountain Empire SBDC

Mountain Empire Community College
276-523-6529
3441 Mountain Empire Road
Big Stone Gap, VA 24219

New River Valley SBDC

Radford University
540-831-6056
7516 Lee Highway, Suite A2
Radford, VA 24241

Rappahannock Region SBDC-Fredericksburg

University of Mary Washington
540-286-8060
121 University Blvd.
Fredericksburg, VA 22406

Rappahannock Region SBDC—Warsaw

University of Mary Washington
804-333-0286
479 Main Street
Warsaw, VA 22572

Region 2000 SBDC

Business Development Centre
147 Mill Ridge Road
Lynchburg, VA 24502

Roanoke Regional SBDC

Roanoke Reg. Chamber of Commerce
540-983-0717
212 S. Jefferson Street
Roanoke, VA 24011

SBDC of Hampton Roads, Inc.

Thomas Nelson Community College
757-865-3127
600 Butler Farm Road, Ste. 1 Rm 1105
Hampton, VA 23666

SBDC of Hampton Roads, Inc.

Hampton Roads Chamber of Commerce
757-789-3418
P.O. Box 133
Melfa, VA 23410

SBDC of Hampton Roads, Inc.

Hampton Roads Chamber of Commerce
757-664-2592
400 Volvo Parkway
Chesapeake, VA 23320

Shenandoah Valley SBDC

Blue Ridge Community College
50 Lodge Lane
Verona, VA 24482

Shenandoah Valley SBDC

James Madison University
540-568-3227
1598 South Main Street
Harrisonburg, VA 22807

South Fairfax SBDC of the Community Business Partnership

703-768-1440
7001 Louisdale Road, 2nd Floor
Springfield, VA 22150

Southwest Virginia SBDC

Southwest VA Community College
276-964-7345
Richlands, VA 24641

Virginia Highlands SBDC

VA Highlands Community College
276-492-2060
851 French Moore, Jr. Blvd.
Abingdon, VA 24210

Virginia SBDC Network

George Mason University
703-277-7727
Mason Enterprise Center
4031 University Drive, Suite 200
Fairfax, VA 22030

Williamsburg SBDC-Hampton Roads

757-253-4322
Historic Triangle Office
161-C John Jefferson Road
Williamsburg, VA 23185

Wytheville SBDC

Wytheville Community College
Galax: 276-744-4977
Wytheville 276-223-4741
Atkins 276-783-1777
300 Gordondale Road
Atkins, VA 24311

What is the Virginia Small Business Financing Authority?

The Virginia Small Business Financing Authority (VSBFA) has both direct and indirect financing programs. These programs serve a variety of borrowing needs and can assist both new and existing Virginia businesses with access to financing. Because some VSBFA programs require the participation of a commercial bank, new business owners are encouraged to speak with their commercial bank to review their business plan and to discuss their request for financing.

When using their direct loan programs, VSBFA is the lender. These programs include the Economic Development Loan Fund, the Child Day Care Fund and the Environmental Compliance Assistance Fund. To qualify for these funds, you must be a basic employer within the Commonwealth. Retail businesses do not qualify. You should contact VSBFA directly to make an application for financing.

To access VSBFA indirect loan programs, you must go through your commercial bank.

Contact VSBFA for information on its financing programs by calling (866) 248-8814 or visit <http://www.dba.virginia.gov/financing/programs>.

What is SCORE?

SCORE: Counselors to America's Small Business

At SCORE, counseling is always free-of-charge. The volunteers donate their time and talent. As a non-profit organization, SCORE brings Fortune 500 executives and successful entrepreneurs to you team as mentors. Services include:

- **Counseling** – Business counseling relationships can last just a few sessions or a number of years, based on your needs as an entrepreneur. Prepare for your counseling session by arriving with a well-thought-out idea, preliminary business plan, and other information that will help you maximize your one-on-one consultation. SCORE volunteers sometimes counsel in teams, bringing a specific strength to the table. Counselors may be available to visit you at your place of business to learn about your venture and concerns.
- **Workshops & Seminars** – Local SCORE chapters offer low-cost business workshops and seminars for both start-up and in-business entrepreneurs. Training covers a variety of

topics, from writing a business plan to importing/exporting to e-commerce. Workshops also offer a chance to network with local, small business owners.

Contact SCORE through its website www.score.org for more information and to locate the chapter nearest you.

Bristol SCORE – Chapter 0196
20 Volunteer Parkway
Bristol TN 37620
Phone: (423) 989-4850 Fax: (423) 989-4867
Email: steven.willinger@charter.net

Central Virginia SCORE – Chapter 0494
East Market & Fifth Street, Suite 200
Charlottesville VA 22902
Phone: (434) 295-6712 Fax: (434) 295-3144
Email: chairperson@score-494.org

Hampton Roads SCORE – Chapter 0060
Federal Building, Room 737, 200 Granby Street
Norfolk VA 23510
Phone: (757) 441-3733 Fax: (757) 441-3733
Email: scorehr60@whro.net

Martinsville SCORE – Chapter 0540
115 Broad Street
Martinsville VA 24112
Phone: (276) 632-6401 Fax: (276) 632-5059
Email: score@mhcchamber.com

Peninsula SCORE – Chapter 0100
Peninsula Chamber of Commerce
21 Enterprise Parkway, Suite 100
Hampton VA 23666
Phone: (757) 262-2000 Fax: (757) 262-2009
Email: info@score100-virginia.org

Richmond SCORE – Chapter 0012
400 N. 8th Street, Federal Building, 11th Floor, Suite 1150
Richmond VA 23240
Phone: (804) 771-2400 x131 Fax: (804) 771-2764
Email: information@richmondscore.org

Roanoke SCORE – Chapter 0026
250 Franklin Road, Federal Building, Room 716
Roanoke VA 24011
Phone: (540) 857-2834 Fax: (540) 857-2043
Email: scorerv@aol.com

Shenandoah Valley SCORE – Chapter 0427
301 West Main Street
Waynesboro VA 22980
Phone: (540) 949-4423 Fax: (540) 942-6755
Email: score427@ci.waynesboro.va.us

Washington DC SCORE – Chapter 0001
American Bar Association Building
740 15th Street, 3rd Floor, NW
Washington DC 20005
Phone: (202) 272-0390 Fax: (202) 638-7670
Email: chapter1@scoredc.org

Williamsburg SCORE – Chapter 0549
Chamber of Commerce, 421 North Boundary Street
Williamsburg VA 23187
Phone: (757) 229-6511 Fax: (757) 229-2047
Email: score@williamsburgcc.com

What is Virginia Economic Bridge?

Virginia Economic Bridge, Inc., is a non-profit organization whose primary goal is to promote economic development in Southwest Virginia. They provide business, economic and workforce development programs and services to individuals and localities that include:

- **Virginia's Business Pipeline** - an online, searchable database of more than 10,000 Virginia based companies, serves as a marketing and resource tool. www.virginiabusiness.org
- **Virginia Community Analysis, Research & Development** - offers community audits; custom surveys, business directories, data collection, analysis and presentation, monthly and quarterly economic data for PDC's 1-5 & customized research. www.virginiaeconomicbridge.org/community
- **Virginia's Linked Workforce Showcase** - designed to create business partnerships between SWVA and NOVA by bringing companies in targeted industry sectors together for one-on-one, roundtable discussions with key decision makers. www.linkedworkforce.org/LWShowcase

What is VECTEC?

The Virginia Electronic Commerce Technology Center exists to develop, sponsor, and implement electronic commerce activities and programs that increase Virginia's competitiveness. They offer courses and seminars for businesses. For a listing, see www.vectec.org/ecommercecourses.html

They also operate an on-line e-commerce resource center found at www.vectec.org/resource center. VECTEC staff offer free consultations to businesses on web site development and e-commerce strategies as well as competitive fee-based services.

For more information about VECTEC and its programs and to locate a VECTEC representative near you, visit www.vectec.org or contact Bill Muir at bmuir@vectec.org, (757) 594-7092.

What are some other resources for business data and general business information?

Governor's Official Website: www.governor.virginia.gov
The Better Business Bureau: www.bbb.org
U.S. Bureau of Labor Statistics: www.bls.gov
U.S. Business Advisor: www.business.gov
U.S. Census Bureau: www.census.gov
U.S. Department of Commerce: www.doc.gov
U.S. Small Business Administration: www.sba.gov
Virginia Department of Social Services: www.dss.virginia.gov
Virginia AFL-CIO: www.va-aflcio.org
Virginia Department of Aging: www.vda.virginia.gov/
Virginia Department of Education: www.pen.k12.va.us
Virginia Department of Labor and Industry: www.doli.virginia.gov
Virginia Department of Professional & Occupational Regulation: www.dpor.virginia.gov
Virginia Employment Commission: www.vec.virginia.gov/vecportal/
Virginia Rehabilitation Services: www.vadrs.org
Virginia Web Site: www.Virginia.gov
Virginia Workforce Network: www.vec.state.va.us/vecportal/wia/index.cfm

Council on Human Rights
1100 Bank St., 12th Floor
Richmond, VA 23219
804-225-2292
www.chr.state.va.us

Immigration and Naturalization Service
1525 Wilson Blvd., Suite 300
Arlington, VA 22209
800-870-3676
www.ins.usdog.gov

Metropolitan Business League
115 E. Marshall St.
Richmond, VA 23219
804-649-7473
www.thembl.com

Social Security Administration
718 E. Franklin St.
Richmond, VA 23219
804-771-8125
www.ssa.gov

U.S. Dept. of Commerce (NOVA)
1401 Wilson Blvd., Suite 1225
Arlington, VA 22209
703-524-2885
www.doc.gov

U.S. Dept. of Labor
400 N. Eighth St., Suite 416
Richmond, VA 23240
804-771-2996
www.dol.gov

U.S. Dept. of Agriculture
1606 Santa Rosa Road, Ste. 138
Richmond, VA 23229
804-771-2246
www.doc.gov

U.S. Dept. of Commerce (Central)
400 N. Eighth St., Suite 540
Richmond, VA 23240
804-771-2246
www.doc.gov

U.S. Patent and Trademark Office
Crystal Plaza 3, Room 2C02
Washington, DC 20231

703-308-4357
www.uspto.gov
U.S. Small Business Administration
400 N. Eighth St., 11th Floor
Richmond, VA 23240
804-771-2400
www.sba.gov

Virginia Business Registration Guide
Virginia Chamber of Commerce
9 S. Fifth St.
Richmond, VA 23219
804-644-1607
www.vachamber.com

VA Dept. of Ag & Consumer Services
1100 Bank St.
Richmond, VA 23219
804-786-3501
www.vdacs.virginia.gov

VA Dept. of Alcoholic Beverage Control
2901 Hermitage Road
Richmond, VA 23220
804-213-4400
www.abc.virginia.gov

Virginia Dept. of Business Assistance
707 E. Main St., Suite 300
Richmond, VA 23219
804-371-8200
www.dba.virginia.gov

Virginia Dept. of Labor and Industry
13 S. 13th St.
Richmond, VA 23219
804-786-2376
www.doli.virginia.gov

VA Dept. of Minority Bus. Enterprise
200-202 N. Ninth St., 11th Floor
Richmond, VA 23219
804-786-5560
www.dmb.e.virginia.gov

Virginia Dept. of Professional and Occupational Regulation
3600 W. Broad St., Fifth Floor
Richmond, VA 23230
804-367-8500
www.state.va.us/dpor

Virginia Dept. of Taxation
P.O. Box 115
Richmond, VA 23218
804-367-8037
www.tax.virginia.gov

Virginia Dept. of Transportation
1221 E. Broad St.
Richmond, VA 23219
804-786-2787
www.virginiadot.org

VA Economic Development Partnership
901 E. Byrd St., Riverfront Plaza
Richmond, VA 23218
804-545-5600
www.yesvirginia.org

Virginia Employment Commission
703 E. Main St.
Richmond, VA 23219
804-786-4359
www.vec.virginia.gov/vecportal/

Virginia Enterprise Zone Program
501 N. Second St.
Richmond, VA 23219
804-374-7030
www.dhcd.virginia.gov

Virginia Manufacturers Association
707 E. Main St., Suite 1600
Richmond, VA 23219
804-643-7489
www.vamanufacturers.com

Virginia Marine Resources
2600 Washington Avenue
Newport News, VA 23607
757-247-2200
www.mrc.state.va.us/index.htm

Virginia Minority Supplier Development Council
9210 Arboretum Pkway, Ste 150
Richmond, VA 23238
804-320-2100
www.vmsdc.org

Virginia Small Business Financing Authority
707 East Main Street, Suite 300
Richmond, VA 23219
804-371-8254
www.dba.virginia.gov/financing/
Virginia State Corporation Comm.
P.O. Box 1197
Richmond, VA 23218
804-371-9733
www.state.va.us/scc

Virginia Women's Business Enterprise Program
707 E. Main St., Suite 300
Richmond, VA 23219
800-980-8923
www.dba.virginia.gov

Worker's Compensation Comm.
1000 DMV Drive
Richmond, VA 23220
804-367-8600
www.vwc.state.va.us

Virginia Port Authority
600 World Trade Center
Norfolk, VA 23510
757-683-8000
www.vaports.com

What is the Chamber of Commerce and how do I contact them?

Chambers of Commerce serve as a central location where the local small business community may obtain information, publications and contact information.

Alexandria Chamber of Commerce
801 North Fairfax Street, Suite 402
Alexandria, VA 22314
703-549-1000
www.alexchamber.com

Alleghany Highlands Chamber of Commerce
241 West Main Street
Covington, VA 24426
540-962-2178
www.alleghanyhighlands.com

Altavista Area Chamber of Commerce
P.O. Box 606
Altavista, VA 24517
434-369-6665
www.altavistachamber.org

Amherst County Chamber of Commerce
P.O. Box 560
Amherst, VA 24521
434-946-0900
www.amherstvachamber.com

Annandale Chamber of Commerce
7263 Maple Place #207
Annandale, VA 22003
703-256-7232
www.annandalechamber.com

Appomattox Co. Chamber of Commerce
P.O. Box 704
Appomattox, VA 24522
434-352-2621
www.appomattoxchamber.org

Arlington Chamber of Commerce
2009 North 14th Street, Suite 111
Arlington, VA 22201
703-525-2400
www.arlingtonchamber.org

Bath County Chamber of Commerce
P.O. Box 718
Hot Springs, VA 24445
540-839-5409
www.bathcountyva.org

Bedford Area Chamber of Commerce
305 East Main Street
Bedford, VA 24523
540-586-9401
www.bedfordareachamber.com

Berryville-Clarke County Chamber
P.O. Box 365
Berryville, VA 22611
540-955-4200
www.clarkechamber.com

Blackstone Chamber of Commerce
P.O. Box 295
Blackstone, VA 23824
434-292-1677
www.blackstoneva.com

Botetourt County Chamber of Commerce
13 West Main Street
Fincastle, VA 24090
540-473-8280
www.bot-co-chamber.com

Bristol Chamber of Commerce
20 Volunteer Parkway
Bristol, VA 24203
423-989-4850
www.bristolchamber.org

Broadway-Timberville Chamber of Commerce
233 McCauley Drive
Timberville, VA 22853
540-896-7413
www.btchamber.org

Brunswick Chamber of Commerce
400 North Main Street
Lawrenceville, VA 23868
434-848-3154
www.brunswickchamber.com

Buchanan County Chamber of Commerce
P.O. Box 2818
Grundy, VA 24614
276-935-4147

Buckingham Chamber of Commerce
P.O. Box 951
Dillwyn, VA 23936
434-983-2583
www.buckinghamchamber.org

Caroline County Chamber of Commerce
P.O. Box 384
Bowling Green, VA 22427
804-633-5264
www.carolinechamber.com

Carroll County Chamber of Commerce
515 North Main Street
Hillsville, VA 24343
276-728-5397
www.carrollchamber.com

Central Fairfax Chamber of Commerce
11166 Fairfax Boulevard, Suite 407
Fairfax, VA 22030
703-591-2450
www.cfcc.org

Charlotte County Chamber of Commerce
P.O. Box 311
Charlotte Court, VA 23923
423-542-4546
www.charlottecountyva.com

Charlottesville Regional Chamber
P.O. Box 1564
Charlottesville, VA 22902
434-295-3141
www.cvillechamber.com

Chase City Chamber of Commerce
316 North Main Street
Chase City, VA 23924
434-372-0379
www.chasecitychamberofcomm.com

Chesterfield County Chamber of Commerce
9330 Iron Bridge Road, Suite B
Chesterfield, VA 23832
804-748-6364
www.chesterfieldchamber.com

Chincoteague Chamber of Commerce
6733 Maddox Boulevard
Chincoteague IS, VA 23336
757-336-6161
www.chincoteaguechamber.com

Clarksville Lake County Chamber
P.O. Box 1017
Clarksville, VA 23927
434-374-2436
www.clarksvilleva.com

Colonial Beach Chamber of Commerce
P.O. Box 475
Colonial Beach, VA 22443
804-224-8145

Colonial Heights Chamber of Commerce
201 Temple Avenue, Suite E
Colonial Heights, VA 23834
804-526-5872
www.colonial-heights.com/chamberofcommerce

Crewe-Burkeville Chamber of Commerce
P.O. Box 305
Crewe, VA 23930
434-645-7222
www.creweburkeville.org

Culpepper County Chamber of Commerce
109 South Commerce Street
Culpeper, VA 22701
540-825-8628
www.culpepervachamber.com

Danville Pittsylvania Chamber of Commerce
P.O. Box 99
Blairs, VA 24527
434-836-6990
www.dpchamber.org

Dickenson County Chamber of Commerce
P.O. Box 1989
Clintwood, VA 24228
276-926-6074

Dulles Regional Chamber of Commerce
P.O. Box 327
Herndon, VA 20172
571-323-5301
www.herndondulleschamber.org

Eastern Shore of VA Chamber of Commerce
P.O. Box 460
Melfa, VA 23410
757-787-2460
www.esvachamber.org

Edinburg Area Chamber of Commerce
P.O. Box 511
Edinburg, VA 22824
504-984-8318

Emporia/Greensville Chamber
400 Halifax Street
Emporia, VA 23847
434-634-9441
www.emporia-greensvillechamber.com

Fairfax Chamber of Commerce
8230 Old Courthouse Road, Suite 350
Vienna, VA 22182
703-749-0400
www.fccc.org

Fauquier County Chamber of Commerce
P.O. Box 127
Warrenton, VA 20188
540-347-4414
www.fauquierchamber.org

Floyd County Chamber of Commerce
P.O. Box 510
Floyd, VA 24091
540-745-4407
www.visitfloyd.org

Fluvanna County Chamber of Commerce
P.O. Box 93
Palmyra, VA 22963
434-589-3262
www.fluvannachamber.org

Franklin County Chamber of Commerce
261 Franklin Street
Rocky Mount, VA 24151
540-483-9542
www.franklincounty.org

Franklin-Southampton Area Chamber
P.O. Box 531
Franklin, VA 23851
757-562-4900
www.fsachamber.com

Fredericksburg Regional Chamber
P.O. Box 7476
Fredericksburg, VA 22404
540-373-8526
www.fredericksburgchamber.org

Front Royal-Warren County Chamber
104 East Main Street
Front Royal, VA 22630
540-635-3185
www.frontroyalchamber.com

Galax/Carroll/Grayson Chamber of Commerce
608 West Stuart Drive
Galax, VA 24333
276-236-2184
www.gcgcchamber.com

Giles County Chamber of Commerce
101 South Main Street
Pearisburg, VA 24143
540-921-5000
www.gccchamber.com

Gloucester County Chamber of Commerce
P.O. Box 296
Gloucester, VA 23061
804-693-2425
www.gloucestervacc.com

Goochland County Chamber
P.O. Box 123
Goochland, VA 23063
804-556-3811
www.goochland.com

Greater Augusta Regional Chamber
P.O. Box 1107
Fishersville, VA 22939
540-949-8203
www.augustachamber.org

Greater Bluefield Chamber of Commerce
619 Bland Street
Bluefield, WV 24701
304-327-7184
www.bluefieldchamber.com

Greater Falls Church Chamber
417 West Broad Street, 207
Falls Church, VA 22046
703-532-1050
www.fallschurchchamber.org

Greater McLean Chamber of Commerce
1437 Balls Hill Road
McLean, VA 22101
703-356-5424
www.mcleanchamber.org

Greater Reston Chamber of Commerce
1763 Fountain Drive
Reston, VA 20190
703-707-9045
www.restonchamber.org

Greater Richmond Chamber
600 Main Street Centre, Suite 700
Richmond, VA 23219
804-648-1234
www.grcc.com

Greater Springfield Chamber
6434 Brandon Avenue, Suite 3A
Springfield, VA 22150
703-866-3500
www.springfieldchamber.org

Greater Williamsburg Chamber
P.O. Box 3495
Williamsburg, VA 23187
757-229-6511
www.williamsburgcc.com

Hampton Roads Chamber of Commerce
P.O. Box 327
Norfolk, VA 23510
757-622-2312
www.hamptonroadschamber.com

Hanover Assoc. of Business & Chamber
P.O. Box 16
Ashland, VA 23005
804-798-8130
www.habcc.com

Harrisonburg-Rockingham Chamber
800 Country Club Road
Harrisonburg, VA 22802
540-434-3862
www.hrchamber.org

Highland County Chamber of Commerce
P.O. Box 223
Monterey, VA 24465
540-468-2550
www.highlandcounty.org

Hopewell-Prince George Chamber
P.O. Drawer 1297
Hopewell, VA 23860
804-458-5536
www.hpgchamber.org

Isle of Wright-Smithfield-Windsor Chamber
P.O. Box 38
Smithfield, VA 23431
757-357-3502
www.theisle.org

Kilmarnock Chamber of Commerce
P.O. Box 1357
Kilmarnock, VA 22482
804-435-1779

King George County Chamber of Commerce
P.O. Box 164
King George, VA 22485
540-775-2024

Lancaster County Chamber of Commerce
P.O. Box 1868
Kilmarnock, VA 22482
804-435-6092
www.lancasterva.com

Lee County Chamber of Commerce
P.O. Box 417
Pennington Gap, VA 24277
276-546-2233
www.leecountyvachamber.org

Lexington-Rockbridge County Chamber
100 East Washington Street
Lexington, VA 24450
540-463-5375
www.lexrockchamber.com

Loudoun County Chamber of Commerce
P.O. Box 1298
Leesburg, VA 20177
703-777-2176
www.loudounchamber.org

Louisa County Chamber of Commerce
P.O. Box 955
Louisa, VA 955
540-967-1656
www.louisachamber.org

Lunenburg Chamber of Commerce
1809 Main Street
Victoria, VA 23974
434-696-9750

Luray-Page County Chamber of Commerce
46 East Main Street
Luray, VA 22835
540-743-3915
www.luraypage.com

Lynchburg Regional Chamber
2015 Memorial Avenue
Lynchburg, VA 24501
434-845-5966
www.lynchburgchamber.org
Madison Chamber of Commerce
110A North Main Street
Madison, VA 22727
540-948-4455
www.madison-va.com

Martinsville-Henry County Chamber
P.O. Box 709
Martinsville, VA 24114
276-632-6401
www.mhccchamber.com

Matthews County Chamber of Commerce
P.O. Box 1126
Matthews, VA 23109
804-725-9029
www.matthewschamber.org

Montgomery County Chamber of Commerce
612 New River Road
Christiansburg, VA 24073
540-382-4010
www.montgomerycc.org

Mount Jackson Chamber of Commerce
P.O. Box 111
Mt. Jackson, VA 22842
540-477-3275
www.mountjacksonva.org

Mount Vernon-Lee Chamber of Commerce
8804D Pear Tree Village Court
Alexandria, VA 22309
703-360-6925
www.mtvernon-leechamber.org

Nelson County Chamber of Commerce
P.O. Box 182
Lovington, VA 22949
434-263-5971

New Kent Chamber of Commerce
P.O. Box 119
Providence Forge, VA 23214
804-966-8970
www.newkentchamber.org

New Market Area Chamber of Commerce
P.O. Box 57
New Market, VA 22844
540-740-3212
www.shenandoah.com/newmarket

Northampton County Chamber
109 Mason Avenue
Cape Charles, VA 23310
757-331-2304
www.ccnchamber.com

Northumberland County Chamber
P.O. Box 149
Callao, VA 22435
804-539-5031
www.rivnet.net/chamber

Orange County Chamber of Commerce
P.O. Box 146
Orange, VA 22960
540-672-5216
www.orangevachamber.com

Patrick County Chamber of Commerce
212 Johnson Street
Stuart, VA 24171
276-694-6012
www.patrickchamber.com

Petersburg Chamber of Commerce
P.O. Box 928
Petersburg, VA 23804
804-733-8131
www.petersburg-va.org/chamber

Powhatan Chamber of Commerce
P.O. Box 643
Powhatan, VA 23139
804-598-2636
www.powhatancommerce.org

Prince William County-Greater Manassas
8963 Center Street
Manassas, VA 20110
703-368-6600
www.pwcgmcc.org

Prince William Regional Chamber
4320 Ridgewood Center Drive
Prince William, VA 22192
703-590-5000
www.regionalchamber.org

Pulaski County Chamber of Commerce
20 South Washington Avenue
Pulaski, VA 24301
540-980-1991
www.pulaskichamber.info

Radford County Chamber of Commerce
27 W. Main Street
Radford, VA 24141
540-639-2202
www.radfordchamber.com

Richlands Area Chamber of Commerce
1413 Front Street
Richlands, VA 24641
276-963-3385

Roanoke Regional Chamber of Commerce
212 South Jefferson Street
Roanoke, VA 24011
540-983-0700
www.roanokechamber.org

Russell County Chamber of Commerce
P.O. Box 926
Lebanon, VA 24266
276-889-8041
www.russellcountyva.org

Salem-Roanoke County Chamber
611 East Main Street
Salem, VA 24153
540-387-0267
www.salemva.org

Scott County Chamber of Commerce
P.O. Box 609
Gate City, VA 24251
276-386-6665
www.scottcountyva.com

Scottsville VA Chamber of Commerce
P.O. Box 11
Scottsville, VA 24590
434-286-6000
www.scottsvilleva.com

Smith Mountain Lake Chamber
16430 Booker T. Washington Hwy. Unit 2
Moneta, VA 24121
540-721-1203
www.visitsmithmountainlake.com

Smyth County Chamber of Commerce
124 West Main Street
Marion, VA 24354
276-783-3161
www.smythchamber.org

South Hill Chamber of Commerce
201 South Mecklenburg Avenue
South Hill, VA 23970
434-447-4547
www.southhillchamber.com

Strasburg Chamber of Commerce
P.O. Box 42
Strasburg, VA 22657
540-465-3187
www.strasburgva.com

Surry County Chamber of Commerce
P.O. Box 353
Surry, VA 23883
575-294-0066

Sussex County Chamber of Commerce
P.O. Box 1303
Sussex, VA 23884
800-777-8908
www.sussexvachamber.org

Tappahannock-Essex Chamber
P.O. Box 481
Tappahannock, VA 22560
804-443-5241
www.essex-virginia.org

Tazewell County Chamber of Commerce
Tazewell Mall—Box 6
Tazewell, VA 24651
276-988-5091
www.tazewellchamber.org

Twin County Regional Chamber
405 North Main Street
Galax, VA 24333
276-236-2184

Vienna-Tyson Regional Chamber
513 Maple Avenue West, 2nd Floor
Vienna, VA 22180
703-281-1333
www.vtrcc.org

Virginia Chamber of Commerce
9 South Fifth Street
Richmond, VA 23219
804-644-1607
www.vachamber.com

Virginia Hispanic Chamber
10700 Midlothian Turnpike, Suite 200
Richmond, VA 23235
804-378-4099
www.vahcc.com

Virginia Peninsula Chamber of Commerce
21 Enterprise Parkway, Suite 100
Hampton, VA 23666
757-262-2000
www.vpcc.org

Warsaw-Richmond County Chamber
P.O. Box 1141
Warsaw, VA 22572
804-313-2252
www.warsaw-rcchamber.com

Washington County Chamber of Commerce
179 East Main Street
Abingdon, VA 24210
276-628-8141
www.washingtonvachamber.org

West Point/Tri-Rivers Regional Chamber
P.O. Box 1035
West Point, VA 23181
804-843-4620

Westmoreland County Chamber
P.O. Box 785
Montross, VA 22520
804-493-0927
www.wcchamber.com

Winchester Frederick Regional Chamber
2 North Cameron Street
Winchester, VA 22601
540-662-4118
www.regionalchamber.biz

Wise County Chamber of Commerce
765 Park Avenue
Norton, VA 24273
276-679-0961
www.wisecountycommerce.org

Woodstock Chamber of Commerce
P.O. Box 605
Woodstock, VA 22664
540-459-2542
www.woodstockva.com

Wytheville-Wythe-Bland Chamber
150 East Monroe Street
Wytheville, VA 24382
276-223-3365
www.chamber.wytheville.com

York County Chamber of Commerce
4328 George Washington Memorial Hwy
Yorktown, VA 23692
757-342-4357
www.yorkcountyycc.org

How can Economic Development Offices help me?

If you are looking for help to expand your business, contact your local economic development office to help identify sites and buildings that meet your specific needs. The following is a listing of economic development offices within the Commonwealth of Virginia:

Albemarle County
401 McIntyre Road
Charlottesville, VA 22902
434-296-5841

Alexandria Ec Dev Partnership
1729 King St., Suite 410
Alexandria, VA 22314
703-739-3820

Amelia County
P.O. Box A
Amelia, VA 23002
804-561-3039

Amherst County
P.O. Box 390
Amherst, VA 24521
434-352-2637

Appomattox County
P.O. Box 787
Appomattox, VA 24522
434-352-2637

Arlington Economic Development
1100 N. Glebe Road, Suite 1500
Arlington, VA 22201
703-228-0861

Augusta County
P.O. Box 590
Verona, VA 24482
540-245-5700

Bath County
P.O. Box 309
Warm Springs, VA 24484
540-839-7221

Bedford, City of
122 E. Main Street, Suite 206
Bedford, VA 24523
540-587-5670

Bland County
P.O. Box 510
Bland, VA 24315
276-688-4622

Botetourt County
1 W. Main Street, Suite 1
Fincastle, VA 24060
540-473-8233

Bristol, Virginia
15022 Lee Highway
Bristol, VA 24209-6397
276-645-8710

Brunswick County
P.O. Box 48
Lawrenceville, VA 23868
434-848-0248

Buena Vista, City of
2039 Sycamore Ave.
Buena Vista, VA 24416
540-261-8602

Buchanan County
P.O. Box 1072
Grundy, VA 24614
276-935-4003

Campbell County
P.O. Box 100
Rustburg, VA 24588
434-592-9595

Caroline County
P.O. Box 447
Bowling Green, VA 22427
804-633-4074

Carroll-Grayson-Galax
1117 E. Stuart Drive, Suite 9124
Galax, VA 24333
276-238-9005

Charlotte County
P.O. Box 608
Charlotte Court House, VA 23923
434-542-5117

Charlottesville, City of
P.O. Box 911
Charlottesville, VA 22902
434-970-3110

Chase City, Town of
319 N. Main Street
Chase City, VA 23924
434-372-5248

Chesapeake, City of
501 Independence Parkway, Ste 200
Chesapeake, VA 23320
757-382-8040

Chesterfield County
P.O. Box 760
Chesterfield, VA 23832
804-748-3963

Culpeper County
308 N. Main Street
Culpeper, VA 22701
540-727-3410

Cumberland County
P.O. Box 110
Cumberland, VA 23040
540-727-3410

Danville, City of
P.O. Box 3300
Danville, VA 24543
434-793-1753

Dickenson County
P.O. Box 1098
Clintwood, VA 24228
276-926-1699

Eastern Shore of VA Economic Development Commission
P.O. Box 417
Accomack, VA 23301
757-787-1247

Emporia-Greenville Industrial Development Corporation
425-H S. Main Street
Emporia, VA 23847
434-634-9400

Fairfax County
8300 Boone Blvd., Suite 450
Vienna, VA 22180
703-790-0660

Falls Church, City
300 Park Ave., Suite 301E
Falls Church, VA 22046
703-248-5491

Floyd County
P.O. Box 218
Floyd, VA 24091
540-745-9380

Fluvanna County
132 Main Street
Palmyra, VA 22963
434-591-1910

Fauquier County
35 Culpeper Street
Warrenton, VA 20186
540-349-1231

Franklin County
40 East Court Street
Rocky Mount, VA 24151
540-483-3030

Fredericksburg, City
706 Caroline Street
Fredericksburg, VA 22401
540-372-1216

Fredericksburg Regional Alliance
P.O. Box 119
Fredericksburg, VA 22404
540-361-7373

Giles County
315 North Main Street
Pearisburg, VA 24134
540-921-4368

Gloucester County
P.O. Box 915
Gloucester, VA 23061
804-693-1415

Goochland County
1800 Sandy Hook Rd., Suite 300
Goochland, VA 23063
804-55605365

Green County
P.O. Box 852
Stanardsville, VA 22973
434-985-6663

Halifax County IDA
515 Broad Street
South Boston, VA 24592
424-572-1734

Hampton, City of
1 Franklin St., Suite 600
Hampton, VA 23669
757-728-5166

Hampton Roads Economic Development Alliance
500 Main Street, Suite 1300
Norfolk, VA 23510
757-627-2315

Hanover County Economic Development
9097 Atlee Station Road, Suite 304
Mechanicsville, VA 23116
804-365-6464

Harrisonburg, City of
P.O. Box 20031
Harrisonburg, VA 22801
540-432-7736

Henrico County
4300 E. Parham Road
Richmond, VA 23228
804-501-7654

Henry County
P.O. Box 7
Collinsville, VA 24078
276-634-2545

Highland County
Main Street
Monterey, VA
540-396-3410

Hopewell, City of
300 N. Main Street
Hopewell, VA 23860
804-541-2220

Isle of Wright County
17100 Monument Circle, Suite E
Isle of Wright, VA 23397
757-365-6251

James City County
P.O. Box 884
Williamsburg, VA 23187
757-253-6607

King George County
10459 Courthouse Rd., Suite 200
King George, VA 22485
540-775-9181

Lake County Development
P.O. Box 150
South Hill, VA 23970
804-447-7101

Lee County
P.O. Box 912
Jonesville, VA 24263
276-346-7766

Leesburg, Town of
25 West Market Street
Leesburg, VA 240178
703-771-2739

Loudoun County
P.O. Box 7000
Leesburg, VA 20177
703-737-8385

Louisa County
P.O. Box 160
Louisa, VA 23093
540-967-4581

Luray, Town of
45 East Main Street
Luray, VA 22835
540-743-5511

Lunenburg County
11409 Courthouse Road
Lunenburg, VA 23952
434-696-2546

Lynchburg, City of
P.O. Box 60
Lynchburg, VA 24505
434-847-1732

Madison County
Main Street
Madison, VA 22727
540-948-3816

Manassas, City of
9027 Center ST., Suite 202
Manassas, VA 20110
703-257-8297

Martinsville, City of
P.O. Box 1112
Martinsville, VA 24114
276-656-5172

Montgomery County
755 Roanoke St., Suite 2H
Christiansburg, VA 24073
540-382-5732

Nelson County
P.O. Box 636
Lovingston, VA 22949
434-263-7015

New Kent County
P.O. Box 50
New Kent, VA 23124
804-966-9631

Newport News
2400 Washington Avenue
Newport News, VA 23607
757-926-8428

New River Valley Economic Development Alliance
6226 University Park Dr., Ste 2200
Radford, VA 24141
540-267-0007

Norfolk, City of
500 E. Main St., Suite 1500
Norfolk, VA 23510
757-664-4329

Norton, City of
P.O. Box 618
Norton, VA 24273
276-679-1160

Nottaway County
344 West Courthouse Rd.
Crewe, VA 23930
434-645-9197

Orange County
105 E. Main St.
Orange, VA 22960
540-672-1238

Page County
117 S. Court St.
Luray, VA 22835
540-743-4142

Patrick County
P.O. Box 446
Stuart, VA 24171
276-694-8367

Petersburg, City of
400 E. Washington St.
Petersburg, VA 23803
804-733-2352

Pittsylvania County
P.O. Box 1122
Chatham, VA 24531
434-432-1669

Portsmouth, City of
200 High Street, Suite 200
Portsmouth, VA 23704
757-393-8804

Powhatan County
3834 Old Buckingham Road, Suite H
Powhatan, VA 23139
804-598-5605

Prince Edward County
P.O. Box 382
Farmville, VA 23901
434-392-8837

Prince George County
P.O. Box 68
Prince George, VA 23875
804-722-8612

Prince William County
10530 Linden Lake Plaza, Suite 105
Manassas, VA 20109
703-392-0330

Pulaski County
143 Third Street, NW, Suite 1
Pulaski, VA 24301
540-980-7737

Radford, City of
619 Second Street
Radford, VA 24141
540-731-5048

Rappahannock County
290 Gay Street
Washington, VA 22747
540-675-5330

**Regional 2000 Economic
Development Partnership**
P.O. Box 937
Lynchburg, VA 24505
434-847-1447

Richmond City
900 East Broad Street
Richmond, VA 23219
804-646-5847

Richmond County
P.O. Box 1707
Warsaw, VA 22572
804-333-1919

Richmond, Greater Partnership, Inc.
901 E. Byrd St., Suite 801
Richmond, VA 23219
804-643-3227

Roanoke County
5204 Bernard Drive, S.W.
Roanoke, VA 24018
540-772-2070

**Roanoke Valley Economic
Development Partnership**
111 Franklin Plaza
Roanoke, VA 24011
540-343-1550

The Rockbridge Partnership
6 South Randolph Street
Lexington, VA 24450
540-463-7346

Rockingham County
P.O. Box 1252
Harrisonburg, VA 22803
540-564-3000

Russell County
P.O. Box 1208
Lebanon, VA 24266
276-889-8000

Salem, City of
P.O. Box 869
Salem, VA 24153
540-375-3007

Scott County
114 East Jackson Street
Gate City, VA 24251
276-386-2525

Secretary of Commerce and Trade
Patrick Henry Building
1111 East Broad Street
Richmond, VA 23219
(804) 786-7831

Shenandoah, Town of
426 First Street
Shenandoah, VA 22849
540-652-0718

Shenandoah County
600 North Main Street, Suite 101
Woodstock, VA 22664
540-459-6220

Shenandoah Valley Partnership, Inc.
JMU MSC 4803, Suite 252
Harrisonburg, VA 22807
540-568-3100

Smyth County
121 Bagley Circle, Suite 100
Marion, VA 24354
276-783-3298

Southampton County
P.O. Box 400
Courtland, VA 23837
757-653-2002

Spotsylvania County
4704 Southpoint Parkway
Fredericksburg, VA 22407
540-891-2602

Stafford County
1300 Courthouse Rd.
Stafford, VA 22555
540-658-8623

Staunton, City of
P.O. Box 58
Staunton, VA 24401
540-332-3860

Suffolk, City of
127 E. Washington St., Suite 200
Suffolk, VA 23434
757-294-5271

Surry County
P.O. Box 65
Surry, VA 23883
757-294-5271

Tazewell County
320 E. Main Street
Tazewell, VA 24651
276-988-1270

**Thomas Jefferson Partnership for
Economic Development**
P.O. Box 1525
Charlottesville, VA 22902
434-979-5610

Virginia's aCorridor
102 E. Main St. Suite 4
Marion, VA 24354
276-783-9474

**Virginia Coalfield Economic
Development Authority**
P.O. Box 1060
Lebanon, VA 24266
276-889-0381

Warren County
P.O. Box 445
Front Royal, VA 22630
540-635-2182

Washington County
205 Academy Drive
Abingdon, VA 24210
276-676-6202

Waynesboro, City of
45 E. Boscawen St.
Waynesboro, VA 22980
540-942-6779

West Point, Town of
P.O. Box 1525
West Point, VA 23181
804-848-3

Wise County
P.O. Box 570
Wise, VA 24293

Wythe County
190 South First Street
Wytheville, VA 24382
276-223-3370

Vint Hill Econ Dev Authority
P.O. Box 861617
Warrenton, VA 20187
540-347-6965

Virginia Beach Economic Development
222 Central Park Avenue, Suite 100
Virginia Beach, VA 23462
757-437-6468

Virginia Econ Dev Partnership
P.O. Box 798
Richmond, VA 23218
(804) 545-5600
www.yesvirginia.org

Virginia's Gateway Region
P.O. Box 1808
Petersburg, VA 23805
804-732-8971

Virginia Heartland Partnership
P.O. Box 1525
Farmville, VA 23901
434-392-3214

Williamsburg City
401 Lafayette Street
Williamsburg, VA 23185
757-220-6120

Winchester-Frederick County Economic Development Commission
45 E. Boscawen Street
Winchester, VA 22601
540-665-0973

York County Office of Economic Development
P.O. Box 612
Yorktown, VA 23690
757-890-3317

Business Development Manager
Liz Povar, Director
(804) 545-5702

International Trade Division
Paul Grossman
(804) 545-5752

Who are my elected state and federal elected representatives and how do I contact them?

There are local elected representatives for your town, city, and/or county. You can contact these officials through a call to the administrative offices of your county or municipality or by visiting the web-site of your county or municipality. There are also state elected representatives for both the Senate of Virginia (find senators and contact information at <http://legis.state.va.us/#>) and the House of Delegates (find delegates and contact information at <http://legis.state.va.us/#>). There is also an elected official for your congressional district to the federal House of Representatives. In addition, two United States Senators represent the state of Virginia in the United States Senate.

Federal and state elected officials and/or their staff may be able to help you with questions concerning federal and state legislation as it pertains to small business and also with accessing federal and state resources for small business.